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**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicants: Harry Thomas Kloor      Docket No.: 18822/11  
Serial No.: 09/714,018      Group Art Unit: 3627  
Filed: November 16, 2000      Examiner: James S. McClellan  
For: DUAL TRANSACTION AUTHORIZATION SYSTEM AND METHOD

**ASSOCIATE POWER OF ATTORNEY**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

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Dear Sir:

In the above-identified patent application, please make the following changes:

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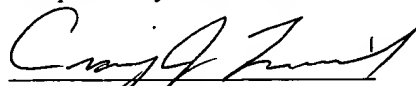
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3. Direct all telephone calls to Christopher R. Hilberg at (612) 607-7386.

Date: November 25, 2003

Respectfully submitted,

  
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I hereby certify that this paper is being deposited with the U.S. Postal Service as first class mail in an envelope addressed to Commissioner of Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

Date: November 25, 2003

  
Ann Pommier